Revolutionising insurance sector through commitment to clarity, trust and digital ease

IN today's fast-moving world, consumers expect more from insurance than ever before. They want clarity, convenience, fair processes and instant access — whether they are travelling, buying a new car, running a business, or simply managing daily risks. The insurance industry is evolving at a pace never seen before, driven by digital transformation and growing awareness of customer rights. At EFU General Insurance, we believe transparency is the foundation of trust and we remain committed to strengthening it by making insurance simpler, clearer, and more accessible for everyone.

> One size does not fit all, and modern consumers expect personalisation. EFU General has built its product philosophy around this belief. Over the years, it has introduced tailored solutions not just for corporate giants but for individuals, microfinance clients, freelancers, startups and digital platforms.

Keeping you on the move: road, air and sea

Mobility is at the heart of modern life. For most families and professionals, vehicles represent freedom, reliability and economic security, but unexpected events — accidents, damage, or injuries can disrupt this.

That is where motor insurance steps in, offering financial protection and peace of mind. Our focus remains on transparent processes and seamless customer journey. From instant policy issuance to simplified claim steps and digital claim tracking, we are ensuring that customers know exactly what they are covered for, how to file claims, and when to expect settlement updates.

EFU stays ahead of ever evolving travel, and mobility needs has been a priority. When the Schengen Zone introduced mandatory health coverage for travellers, EFU General was among the first Pakistani insurers to facilitate direct claim payments abroad, increasing trust and convenience for international travellers. Today, our travel portfolio covers leisure trips, business travel, studies abroad, and even domestic adventures within Pakistan. Travel insurance must be simple, accessible, and responsive.

With our digital-first approach, customers can now purchase, manage, and claim through simplified online journeys — including WhatsApp chatbot, intuitive mobile app, secure online payments, and partnerships with global assistance companies.

Whether it's through corporate alliances or direct-to-consumer services, EFU General ensures efficient, connected, and dependable travel protection. Marine insurance is equally essential in today's interconnected economy.

Whether goods travel by road, air, or sea, risks such as damage, theft, or loss remain possible. EFU's marine insurance ensures that shipments are protected from dispatch to delivery, supporting businesses that power Pakistan's trade and logistics network.

Tailoring products for a diverse and evolving market

One size does not fit all and modern consumers expect personalisation. EFU General has built its product philosophy around this belief. Over the years, we have introduced tailored solutions not just for corporate giants but for individuals, microfinance clients, freelancers, startups, and digital platforms.

With the rapid rise of e-commerce and digital payments, the threat of scams and fraud has also increased. To address this, EFU General introduced transactional insurance, designed to protect consumers and businesses against digital fraud and unauthorised transactions. This reinforces both transparency and safety for the growing digital economy.

Understanding the evolving needs of society, we have also developed women-centric insurance products that safeguard personal belongings and valuable possessions. These plans are built around empowerment, ensuring women have confidence and financial security in their daily lives.

Pakistan's workforce is changing too. Freelancers and gig-economy workers now form a significant part of the economy.

These individuals often lack traditional employment benefits, leaving them vulnerable to financial shocks. EFU General has addressed this gap through insurance solutions tailored specifically to freelancers, offering protection from accidents, theft, and income-disrupting events.

Our collaborations with tech platforms, digital aggregators, telehealth networks, and payment gateways ensure that customers can access insurance when and where they need it, often with a single click.

Energy and infrastructure

While our consumer solutions continue to evolve, EFU General also plays a pivotal role in supporting Pakistan's national development. As the first insurer of Independent Power Producers (IPPs) under the landmark 1994 power policy, EFU helped establish the insurance framework for Pakistan's energy independence.

We continue to insure major energy and infrastructure projects backed by the World Bank, IFC, ADB, and Chinese financial institutions. Through CPEC, EFU provides comprehensive coverage for:

- Coal, hydro, wind, and solar power projects
- Highways, industrial corridors, and transport networks
- Infrastructure construction and operational risks

As Pakistan's energy landscape transitions towards renewables, EFU has insured the country's first wind and solar power plants, demonstrating our commitment to a sustainable future.

Beyond energy, we provide insurance to sectors critical to Pakistan's growth: petrochemicals, refineries, fertilisers, cement, sugar, textiles, and automotive manufacturing. Our role is not just to insure assets, but to strengthen economic continuity and long-term resilience.

With ISO 9001:2015 and ISO 27001:2022 certifications and B stable rating from AM Best (USA) – along with a AA+ credit ratings from PACRA, EFU General stands on a foundation of global standards, secure processes, and trustworthy governance.

Secure tomorrow with EFU General

As Pakistan transforms, so do the needs and expectations of its people. Trust today is built through transparency, clarity of communication, and digital convenience. At EFU, we are committed to giving customers full visibility into their policies, empowering them through digital experiences, and crafting products that address real-life challenges.

With over nine decades of reliability behind us, we continue to lead the way with forward-looking solutions and a customer-first vision. Whether you are protecting your home, your business, your travels, or your digital life EFU General has got you covered. ■

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